

COMPLAINT HANDLING PROCEDURE

Crédit Agricole CIB (Canada Branch) believes that a close and efficient client communication is as important, for a good business relationship, as the customer satisfaction of our products and services. This is why we invite you to contact your relationship manager for any matter related to the services performed.

If you are however not satisfied with the response you've received, or for any claim or complaint, you may contact directly the Compliance Officer, providing him with all pertinent information:

Mr. Stanley Desgrottes
Compliance Director
Telephone: 514-982-6241
2000, McGill College Avenue, Suite 1900
Montréal (Québec) H3A 3H3
Email: stanley.desgrottes@ca-cib.com

Crédit Agricole CIB (Canada Branch) will respond within 30 days of the complaint being reported.

We are confident that your concern will be settled in a satisfactory and professional manner, through the use of our internal resources. However, in the event the issue has not been sufficiently addressed to your satisfaction, you can contact the Canadian Banking Ombudsman as follows:

Ombudsman for Banking Services and Investments
Telephone: 1-888-451-4519
20, Queen Street West
Suite 2400, P.O. Box 8
Toronto (Ontario) M5H 3R3
Email: ombudsman@obsi.ca
Fax: 1-888-422-2865
Web Site: <http://www.obsi.ca>

You may also contact at any time:

Financial Consumer Agency of Canada
Telephone: 1 (866) 461-3222
427, Laurier Avenue West, 6th Floor
Ottawa (Ontario) K1R 1B9
Email: info@fcac-acfc.gc.ca
Web Site: <http://www.fcac-acfc.gc.ca>

NOTICE AND RESTRICTIONS ON DEPOSITS

Crédit Agricole CIB (Canada Branch) does not accept deposits from the public in Canada and is not a member institution of the Canada Deposit Insurance Corporation (CDIC).

